

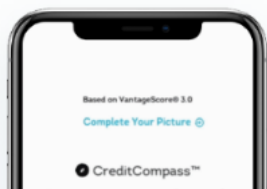
# EXHIBIT 16

|                          |   |
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## Take control of your credit health

### ● Fraud Alerts

A fraud alert is free and notifies creditors to take extra steps to verify your identity before extending credit.

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### ● Credit Freeze & Unfreeze

Add a free freeze to control who can access your credit information. Unfreeze to apply for credit.

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### ● Free Annual Credit Report

Get your free weekly credit report from [annualcreditreport.com](https://annualcreditreport.com) to stay on top of your credit health.

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### ● Credit Dispute

Confirm information on your credit report for free, start a dispute or check a current dispute status.

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## What You Need to Know:

The credit scores provided are based on the **VantageScore® 3.0 model**. Lenders use a variety of credit scores and are likely to use a credit score different from **VantageScore® 3.0** to assess your creditworthiness.

Subscription price is \$29.95 per month (plus tax where applicable). Cancel anytime.



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Take control of your credit health

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A fraud alert is free and notifies creditors to take extra steps to verify your identity before extending credit.

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- **Credit Freeze & Unfreeze**

Add a free freeze to control who can access your credit information. Unfreeze to apply for credit.

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